Case 15-37946 Doc 1 Filed 11/06/15 Entered 11/06/15 14:23:41 Desc Main

B1 (Official Form 1) (04/13)  UNITED STATES BANKRU	Document	Page 1 of 67	7		
UNITED STATES BANKRU Northern District of				OLUNTARY PETIT	TION
Name of Debtor (if individual, enter Last, First, Middle): <b>Bolden, Wayne, K</b>		Name of Joint Debtor Bolden, Patrice, L	r (Spouse) (Last, First, Mic	ddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		· · · · · ·	the Joint Debtor in the last 8 ye and trade names):	ars	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):  xxx-xx-9149		Last four digits of Soc. So (if more than one, state a xxx-xx-5297	ec. or Individual-Taxpayer I.D. (I II):	TIN)/Complete EIN	
Street Address of Debtor (No. and Street, City, and State):		Street Address of Joint D	ebtor (No. and Street, City, and	State):	
12003 S Pulaski Alsip, Illinois	ZIP CODE <b>60803</b>	12003 S Pulaski Alsip, Illinois			ZIP CODE <b>60803</b>
County of Residence or of the Principal Place of Business:  Cook		Cook	f the Principal Place of Business	:	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint D	Debtor (if different from street ac	idress):	
	ZIP CODE				ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address a	bove):				
					ZIP CODE
Type of Debtor (Form of Organization)	Nature of (Check o		•	nkruptcy Code Un	
(Check <b>one</b> box.)	Health Care Bus		Chapter 7	OII IS FILEU (CHECK OF	le box.)
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	Single Asset Rea	al Estate as defined	Chapter 9	Chapter 15 Petitio	
Corporation (includes LLC and LLP)	Railroad	.()	Chapter 11	of a Foreign Main	Proceeding
Partnership	Stockbroker  Commodity Broke	\r_	Chapter 12	Chapter 15 Petitio	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker of a Foreign Clearing Bank		of a Foreign Nonm	nain Proceeding	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Other		_		
Chapter 15 Debtors	Tax-Exem	npt Entity	Nature	of Debts (Check one	box.)
Country of debtor's center of main interests:	(Check box, i	f applicable.) cempt organization	Debts are primarily consumer debts,	busi 🖳	ts are primarily iness debts.
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	under title 26 of t	he United States Il Revenue Code).	defined in 11 U.S.C 101(8) as "incurred	by	
por varig.	,	,	an individual primar for a personal, fami	ly, or	
Filing Fac (c)			household purpose		
Filing Fee (Check one box.)  Full Filing Fee attached.		Check one box	:	1 Debtors	
Filing Fee to be paid in installments (applicable to individuals signed application for the court's consideration certifying that pay fee except in installments. Rule 1006(b). See Official For	t the debtor is unable to	Debtor is r	a small business debtor a not a small business debt		
Filing Fee waiver requested (applicable to chapter 7 individua signed application for the court's consideration. See Official	als only). Must attach	to insiders	ggregate noncontingent li or affiliates) are less than	n \$2,490,925 (amoun	uding debts owed at subject to
		adjustment on 4/01/16 and every three years thereafter).  Check all applicable boxes:			
	<b>       </b>	peing filed with this petition tes of the plan were solicities		one or more	
			creditors, in accordance		6(b).
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution t	o unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is excluded distribution to unsecured creditors.	and administrative exp	enses paid, there will b	pe no funds available for		
Estimated Number of Creditors					
1-49 50-99 100-199 200-999 1,000-5,000		0,001- 25,000 50,000	50,001- 100,000	Over 100,000	
Estimated Assets			П		
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001	\$10,000,001	\$50,000,001 \$10	0,000,001 \$500,000,0	001 More than	
\$50,000 \$100,000 \$500,000 to \$1 million to \$10 milli			500 million to \$1 billio		
Estimated Liabilities					
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$5,000 \$100,000 \$5,000 to \$1 million to \$10 million			0,000,001 \$500,000,0 500 million to \$1 billio		

31 (Official Form 1) (04/13) Case 15-37946 Doc 1 Filed 11/06/15	Entered 11/06/15 14:23:4	l1 Desc Main Page 2
Voluntary Petition Document	Page 20ofs67	
(This page must be completed and filed in every case.)	Wayne Bolden	
	Patrice Bolden	
All Prior Bankruptcy Cases Filed Within L	ast 8 Years (If more than two, attach additional she	et.)
Location Where Filed:	Case Number:	Date Filed:
Northern District of Illinois	11-38461	9/21/2011
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner,	or Affiliate of this Debtor (If more than one, a	attach additional sheet.)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		ibit B
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is		debtor is an individual arily consumer debts.)
requesting relief under chapter 11.)	I, the attorney for the petitioner named in the foregoing	n netition, declare that I have informed the netitioner
	that [he or she] may proceed under chapter 7, 11, 12,	or 13 of title 11, United States Code, and have
	explained the relief available under each such chapter notice required by 11 U.S.C. § 342(b).	. I further certify that I have delivered to the debtor the
Exhibit A is attached and made a part of this petition.	/s/ Marcie Venturini 6203500	n/a
	Signature of Attorney for Debtor(s	s) Date
Ful:	his C	
<b>Exhi</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent a		
_		
Yes, and Exhibit C is attached and made a part of this petition.		
No.		
Exhi	bit D	
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a	separate Exhibit D.)	
Exhibit D completed and signed by the debtor is attached and made a part of this pe	etition.	
If this is a joint petition:		
	. And a series	
Exhibit D, also completed and signed by the joint debtor, is attached and made a page	irt of this petition.	
Information Regardin	•	
(Check any approximately Debtor has been domiciled or has had a residence, principal place of business		avs immediately
preceding the date of this petition or for a longer part of such 180 days than in a		,
There is a bankruptcy case concerning debtor's affiliate, general partner, or par	tnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place of busine		
no principal place of business or assets in the United States but is a defendant District, or the interests of the parties will be served in regard to the relief sough		tate court in this
Certification by a Debtor Who Reside	s as a Tenant of Residential Property	
(Check all app	licable boxes.)	
Landlord has a judgment against the debtor for possession of debtor's residence	e. (If box checked, complete the following.)	
_		
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are circumstances	s under which the debtor would be permitted	to cure the entire monetary default that
gave rise to the judgment for possession, after the judgment for possession wa		6 J. 60 C. C.
Debtor has included with this petition the deposit with the court of any rent that	would become due during the 30-day period	arter the filling of the petition.
Debtor certifies that he/she has served the Landlord with this certification (11 L	LS.C. 8.362(I))	

B1 (Officia	al Form 1) (04/13 Case 15-37946 Doc 1 Filed 11/06/15	Entered 11/06/15 14:23:41 Desc Main Page
	ntary Petition Document page must be completed and filed in every case.)	Rନ୍ତୁ ପ୍ର⊎ର୍ଗ୍ୟ 67 Wayne Bolden Patrice Bolden
	Signa	atures
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
[If petition of the relies of the relies of the read the	the under penalty of perjury that the information provided in this petition is true and correct. The content is an individual whose debts are primarily consumer debts and has chosen to file under chapter aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand of available under each such chapter, and choose to proceed under chapter 7. It torney represents me and no bankruptcy petition preparer signs the petition of I have obtained and enotice required by 11 U.S.C. § 342(b).  It relief in accordance with the chapter of title 11, United States Code, specified in this petition.  Is Wayne Bolden  Signature of Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X	/s/ Patrice Bolden	(Signature of Foreign Representative)
	Signature of Joint Debtor	
	Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
	Date	Date
	Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X	/s/ Marcie Venturini 6203500  Signature of Attorney for Debtor(s)  Marcie Venturini 6203500  Printed Name of Attorney for Debtor(s)  Semrad Law Firm  Firm Name  20 S. Clark, 28th Floor, Chicago, IL 60603  Address  Telephone Number	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(h), 110(h), and 342(b); and, (3) if rules orguide lines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	n/a	Address
	Date	X
	case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney of knowledge after an inquiry that the information in the schedules is incorrect.	Signature
	Signature of Debtor (Corporation/Partnership)	
	re under penalty of perjury that the information provided in this petition is true and correct, and that I seen authorized to file this petition on behalf of the debtor.	Date
	btor requests the relief in accordance with the chapter of title 11, United States Code, specified in this	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
petition.		Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	Signature of Authorized Individual	
	Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Wayne Bolden	Case No
	Debtor	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont	t. Pa	ge 2
was unable to obtain the services dur following exigent circumstances mer	ted credit counseling services from an approved agency but ring the seven days from the time I made my request, and the rit a temporary waiver of the credit counseling requirement w. [Summarize exigent circumstances here.]	Э
counseling briefing within the first promptly file a certificate from the copy of any debt management plan requirements may result in dismiss can be granted only for cause and	tisfactory to the court, you must still obtain the credit st 30 days after you file your bankruptcy petition and he agency that provided the counseling, together with a n developed through the agency. Failure to fulfill these issal of your case. Any extension of the 30-day deadline his limited to a maximum of 15 days. Your case may also tisfied with your reasons for filing your bankruptcy case unseling briefing.	0
	eceive a credit counseling briefing because of: [Check the ompanied by a motion for determination by the court.]	
illness or mental deficiency decisions with respect to fin Disability. (Defextent of being unable, after briefing in person, by teleph	efined in 11 U.S.C. § 109(h)(4) as impaired by reason of ments so as to be incapable of realizing and making rational nancial responsibilities.); fined in 11 U.S.C. § 109(h)(4) as physically impaired to the er reasonable effort, to participate in a credit counseling shone, or through the Internet.); duty in a military combat zone.	tal
<del></del>	ustee or bankruptcy administrator has determined that the creek \$109(h) does not apply in this district.	edit
I certify under penalty of correct.	perjury that the information provided above is true and	l
Si	ignature of Debtor:/s/ Wayne Bolden	
D	Date:	

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B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Patrice Bolden	Case No.
•	Debtor	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exhibit D) (12/09) – Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:/s/ Patrice Bolden
Date:

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## **UNITED STATES BANKRUPTCY COURT**

NORTHERN DISTRICT OF ILLINOIS

In re	Wayne Bolden ; Patrice Bolden	,	Case No.
	Debtor		
			Chapter Chapter 7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$0.00		
B - Personal Property	YES	2	\$11,990.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$600.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$140,782.14	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	3			\$2,680.12
J - Current Expenditures of Individual Debtor(s)	YES	3			\$2,670.00
	TOTAL	21	\$11,990.00	\$141,382.14	

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## **UNITED STATES BANKRUPTCY COURT**

NORTHERN DISTRICT OF ILLINOIS

In re	Wayne Bolden ; Patrice Bolden	, Case No.	No.	
•	Debtor			
		Chapter	Chapter 7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$2,680.12
Average Expenses (from Schedule J, Line 22)	\$2,670.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14)	\$4,278.90

#### State the following:

State the following:		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$100.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$140,782.14
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$140,882.14

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In re Wayne Bolden; Patrice Bolden

Debtor

Case No. (If known)

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
none				

(Report also Summary of Schedules.)

Total:

\$0.00

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6B (Official Form 6B) (12/07)		Document	Page 11 of 67	

In re	Wayne Bolden ; Patrice Bolden	 	Case No.	
	Debtor		•	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	Х			
Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank Checking Account Chase Bank Savings Account Navy federal Credit Union Checking Account Navy federal Credit Union Savings Account Archer Heights Credit Union Checking Account Archer heights Credit Union Savings Account Planites Credit Union Savings Account	W N/A N/A N/A N/A	\$20.00 \$1.00 \$18.00 \$1.00 \$0.00 \$25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Furniture Computer	N/A N/A	\$500.00 \$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	N/A	\$500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance policy Term life insurance policy through employment	N/A N/A	\$0.00 \$0.00
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars.  (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		TSP Retirement Account	N/A	\$2,000.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars		2015 Expected Tax Refund	N/A	\$2,300.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	Х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			

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Debtor	<u> </u>	-	(If known)

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2011 Ford Focus - 145,000 miles - PAID IN FULL 2007 Honda Accord - 315,000 miles - PAID IN FULL	N/A N/A	\$3,150.00 \$2,965.00
26. Boats, motors, and accessories	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
		1 continuation sheets (Include amounts from any con sheets attached. Report tota Summary of Sch	tinuation Il also on	\$11,990.00

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## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155.675.*
11 U.S.C. § 522(b)(2)	ψ100,070.
11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Chase Bank Checking Account	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
Chase Bank Savings Account	735 ILCS 5/12-1001(b)	\$1.00	\$1.00
Navy federal Credit Union Checking Account	735 ILCS 5/12-1001(b)	\$18.00	\$18.00
Navy federal Credit Union Savings Account	735 ILCS 5/12-1001(b)	\$1.00	\$1.00
Archer Heights Credit Union Checking Account	735 ILCS 5/12-1001(b)	\$10.00	\$10.00
Planites Credit Union Savings Account	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
Furniture	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Clothing	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
TSP Retirement Account	735 ILCS 5/12-1006	\$2,000.00	\$2,000.00
	735 ILCS 5/12-1001(g)(1), (2), (3)	\$1,400.00	
2015 Expected Tax Refund	735 ILCS 5/12-1001(b)	\$900.00	\$2,300.00
2011 Ford Focus - 145,000 miles - PAID	735 ILCS 5/12-1001(c)	\$3,150.00	
IN FULL	735 ILCS 5/12-1001(b)	\$0.00	\$3,150.00
2007 Honda Accord - 315,000 miles - PAID IN FULL	735 ILCS 5/12-1001(b)	\$2,965.00	\$2,965.00
[X] continuation sheets attached to Schedule C - Property Claimed as Exempt  Amount subject to adjustment on 4/01/16, ar	Total:  (Use only on last page) d every three years thereafter with respect to cases commence	\$11,490.00 on or after the date of adjustment.	\$11,490.00

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## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Debtor

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		J	INCURRED				\$600.00	\$100.00
Aaron's Furniture - Merrionette Park 3315 W 115th St Merrionette Park, IL 60803	_		N/A DESCRIPTION COMPUTER   VALUE: \$500.00 NATURE OF LIEN COMPUTER REMARKS VALUE \$500.00					
ACCOUNT NO.	-							
			VALUE \$					
continuation sheets attached			(Total		Subto is pa		\$600.00	\$100.00
			(Use only	on la		otal: ige)	\$600.00	\$100.00
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Schedules.)

Statistical Summary of Certain Liabilities and Related Data.)

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 Debtor
 (If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the <u>box</u> labled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if the debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475° per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 says immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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ш	tain farmers and fishermen aims of certain farmers and fisherme	n, up to \$6,150	0* per farmer or fisherman	, against the debtor, as prov	ided in 11 U.S.C. §	507(a)(6).
Cla	nosits by individuals nims of individuals up to \$2,775* for one of the individuals up to \$2,775.	deposits for the	e purchase, lease, or renta	al of property or services for	personal, family, or l	nousehold use, that were not delivered o
	es and Certain Other Debts Owed kes, customs duties, and penalties or			ental units as set forth in 11	U.S.C. § 507(a)(8).	
Cla	nmitments to Maintain the Capita aims based on commitments to the F System, or their predecessors or suc	FDIC, RTC, Di	rector of the Office of Thri	ft Supervision, Comptroller	•	
Clai	ms for Death or Personal Injury	While Debtor	Was Intoxicated			
	aims for death or personal injury resule 11 U.S.C. § 507(a)(10).	ılting from the	operation of a motor vehic	le or vessel while the debto	r was intoxicated fro	m using alcohol, a drug, or another
Adm	ninistrative allowances under 11 L	J.S.C. Sec. 33	60			
	aims based on services rendered by turt and/or in accordance with 11 U.S.			n, or attorney and by any pa	raprofessional perso	n employed by such person as approved
			0 continua	tion sheets attached		

<sup>\*</sup>Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H." "W." "J." or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedule and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Debtor

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXX1577		Н	INCURRED				\$12,500.00
USDOE/GLELSI			8/1/2009 DESCRIPTION EDUCATIONAL REMARKS				
ACCOUNT NO. XXXXXXXXXXXXXXXX0001		Н	INCURRED				\$5,398.00
GATEWAYFIN			1/1/2007 DESCRIPTION 1 AUTOMOBILE REMARKS				
ACCOUNT NO. XXXXX8581		Н	INCURRED				\$5,281.00
USDOE/GLELSI			8/1/2010 DESCRIPTION EDUCATIONAL REMARKS				
ACCOUNT NO. XXXXX9577		Н	INCURRED				\$4,933.00
USDOE/GLELSI			8/1/2008 DESCRIPTION EDUCATIONAL REMARKS				
ACCOUNT NO. XXXXX0114		Н	INCURRED				\$4,820.00
GLOBAL NETWK			3/1/2008 DESCRIPTION				
5320 COLLEGE BLVD SHAWNEE MISSIO, 66211			UNKNOWNLOANTYPE REMARKS				
continuation sheets attached			<u> </u>	tal of		total:	\$32,932.00

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>X3754</b> GLOBAL NETWK 5320 COLLEGE BLVD SHAWNEE MISSIO, 66211	_	Н	INCURRED 3/1/2008 DESCRIPTION CREDITCARD REMARKS				\$4,267.00
ACCOUNT NO. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	_	Н	INCURRED 10/1/2008 DESCRIPTION 001 EDUCATIONAL REMARKS				\$4,120.00
ACCOUNT NO. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		Н	INCURRED 5/1/2007 DESCRIPTION 001 EDUCATIONAL REMARKS				\$3,819.00
ACCOUNT NO. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	_	Н	INCURRED 5/1/2007 DESCRIPTION 001 EDUCATIONAL REMARKS				\$3,584.00
ACCOUNT NO. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	_	Н	INCURRED 10/1/2008 DESCRIPTION 001 EDUCATIONAL REMARKS				\$3,297.00
ACCOUNT NO. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	_	Н	INCURRED 2/1/2011 DESCRIPTION 001 EDUCATIONAL REMARKS				\$1,046.00
ACCOUNT NO.  FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, 57104	_	Н	INCURRED 1/1/2012 DESCRIPTION CREDITCARD REMARKS				\$1,023.00
ACCOUNT NO. XXXXXXXXXXXX7164 FST PREMIE 601 S Minnesota Ave Sioux Falls, SD 57104		Н	INCURRED 1/1/2012 DESCRIPTION CREDITCARD REMARKS				\$1,023.00
ACCOUNT NO. XXXXXX1287  MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago, IL 60606	_	Н	INCURRED 6/1/2015 DESCRIPTION 001 COLLECTION				\$781.00

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Н	INCURRED 3/1/2014				\$781.00
MONTGOMERY WARD 1112 7TH AVE MONROE, 53566			DESCRIPTION CREDITCARD REMARKS				
ACCOUNT NO. XXXXXXXXX2290		Н	INCURRED				\$781.00
MONTGOMERYWD			3/1/2014 DESCRIPTION CREDITCARD REMARKS				
ACCOUNT NO. XXXXXXXXXXXXXXX0006		Н	INCURRED				\$763.00
FEDLOAN POB 60610 HARRISBURG, 17106			9/1/2011 DESCRIPTION 052 EDUCATIONAL REMARKS				
ACCOUNT NO.		Н	INCURRED				\$532.00
COMENITY BANK/ASHSTWRT			11/1/2013 DESCRIPTION CREDITCARD REMARKS				
ACCOUNT NO. XX0513		Н	INCURRED				\$532.00
CB/ASTEWRT 220 W SCHROCK RD COLUMBUS, 43081			11/1/2013 DESCRIPTION CREDITCARD REMARKS				
ACCOUNT NO. XXXXXXXXX5003		Н	INCURRED				\$502.00
JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, 56303			2/1/2015 DESCRIPTION 001 UNKNOWNLOANTYPE REMARKS				
ACCOUNT NO. XXXXXXXXXXXXXXXXX6528		Н	INCURRED				\$262.00
PORTFOLIO 120 CORPORATE BLVD, STE 1 NORFOLK, 23502			2/1/2015 DESCRIPTION UNKNOWNLOANTYPE REMARKS				
ACCOUNT NO. XXXXXXXXXXXX6528		Н	INCURRED				\$262.00
PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK, 23502			2/1/2015 DESCRIPTION 001 UNKNOWNLOANTYPE REMARKS				
ACCOUNT NO. XXXXXXXXX2220		Н	INCURRED				\$157.00
ASHRO 1515 S 21ST ST CLINTON, 52732			7/1/2014 DESCRIPTION CREDITCARD REMARKS				
2 of 5 continuation sheets attached					Sub	<u> </u>	\$4,572.00

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ASHRO 1515 S 21ST ST CLINTON, 52732		Н	INCURRED 7/1/2014 DESCRIPTION CREDITCARD REMARKS				\$157.00
ACCOUNT NO. XXXXXX7616  MONTEREY FINANCIAL SVC 4095 AVENIDA DE LA PLATA OCEANSIDE, 92056		Н	INCURRED 3/1/2010 DESCRIPTION 011 INSTALLMENTLOAN REMARKS				\$2,057.00
ACCOUNT NO. XXXXXXXXXXXXXX0196 WEBBANK/GTN 6250 RIDGEWOOD ROA SAINT CLOUD, 56303		Н	INCURRED 8/1/2013 DESCRIPTION CREDITCARD REMARKS				\$100.00
ACCOUNT NO. XXXXXXXXXXXXXX6528 WEBBNK/FHUT 6250 RIDGEWOOD ROA SAINT CLOUD, 56303		Н	INCURRED 8/1/2013 DESCRIPTION CREDITCARD REMARKS				\$449.00
ACCOUNT NO. XXXXXX1493 US DEPT ED PO BOX 7202 UTICA, 13504-7202		Н	INCURRED 2/1/2011 DESCRIPTION 21 EDUCATIONAL REMARKS				\$1,000.00
ACCOUNT NO. XXXXXXXXXXXXX749 US DEPT ED PO BOX 7202 UTICA, 13504-7202		Н	INCURRED 2/1/2011 DESCRIPTION 120 EDUCATIONAL REMARKS				\$6,626.00
ACCOUNT NO. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		Н	INCURRED 8/1/2007 DESCRIPTION 120 EDUCATIONAL REMARKS				\$5,500.00
ACCOUNT NO. XXXX0589  GR AM FIN 20 NORTH WACKER DR, STE 2275 CHICAGO, 60606		Н	INCURRED 9/1/2005 DESCRIPTION 18 INSTALLMENTLOAN REMARKS				\$1,219.00
ACCOUNT NO. XXXXXXXXXXXXX0001 SLM FINANCIAL CORP 1002 ARTHUR DR LYNN HAVEN, 32444		Н	INCURRED 2/1/2003 DESCRIPTION 120 EDUCATIONAL REMARKS				\$4,523.00

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXXXXXXX9514 FST PREMIE 601 S Minnesota Ave Sioux Falls, SD 57104		Н	INCURRED 8/1/2004 DESCRIPTION CREDITCARD REMARKS				\$250.00
ACCOUNT NO. XXXX5262 HARVARD COLLECTIONS 4839 N ELTON CHICAGO, 60630		Н	INCURRED 8/1/2010 DESCRIPTION 001 COLLECTION REMARKS				\$1,069.00
ACCOUNT NO. XXX1399 GCO EDU LOAN P.O. Box 82561 Lincoln, NE 68501		Н	INCURRED 8/1/2007 DESCRIPTION 240 EDUCATIONAL REMARKS				\$11,359.00
ACCOUNT NO. CAPITAL ONE BANK USA N PO BOX 85520 RICHMOND, 23285		Н	INCURRED 3/1/2011 DESCRIPTION CREDITCARD REMARKS				\$1,000.00
ACCOUNT NO. XXXXXXXXXXXX449 US DEPT ED PO BOX 7202 UTICA, 13504-7202		Н	INCURRED 10/1/2008 DESCRIPTION 120 EDUCATIONAL REMARKS				\$1,000.00
ACCOUNT NO. XXXXX6801  Honor Finance PO Box 1817  Evanston, IL 60204		Н	INCURRED 11/1/2004 DESCRIPTION 027 AUTOMOBILE REMARKS				\$6,339.00
ACCOUNT NO. XXXXXXXXXXXX0012 SLM FINANCIAL CORP 1002 ARTHUR DR LYNN HAVEN, 32444		Н	INCURRED 8/1/2006 DESCRIPTION 240 EDUCATIONAL REMARKS				\$1,000.00
ACCOUNT NO. XXXXXXXXXXXX0009 SLM FINANCIAL CORP 1002 ARTHUR DR LYNN HAVEN, 32444		Н	INCURRED 8/1/2005 DESCRIPTION 120 EDUCATIONAL REMARKS				\$1,000.00
ACCOUNT NO. XXXXXXX9720 CITI/STDNT LN RSRC CNT P.O. Box 6191 Sioux Falls, SD 57117		Н	INCURRED 8/1/2009 DESCRIPTION EDUCATIONAL REMARKS				\$10,355.00

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXXXXXX2099  NELNET LOANS 6420 SOUTHPOINT PKWY JACKSONVILLE, 32216		Н	INCURRED 8/1/2007 DESCRIPTION 240 EDUCATIONAL REMARKS				\$11,167.00
ACCOUNT NO. TNB - TARGET PO BOX 673 MINNEAPOLIS, 55440		Н	INCURRED 10/1/1996 DESCRIPTION CREDITCARD REMARKS				\$100.00
ACCOUNT NO. XXXX3202 WF/EFS PO BOX 13667 SACRAMENTO, 95853		Н	INCURRED 2/1/2007 DESCRIPTION EDUCATIONAL REMARKS				\$5,500.00
ACCOUNT NO. XXXXXXXXXXXXXX0002 SLM FINANCIAL CORP 1002 ARTHUR DR LYNN HAVEN, 32444		Н	INCURRED 2/1/2003 DESCRIPTION 120 EDUCATIONAL REMARKS				\$1,000.00
ACCOUNT NO. XXXXXXXXXXXXXX0006 SLM FINANCIAL CORP 1002 ARTHUR DR LYNN HAVEN, 32444		Н	INCURRED 8/1/2003 DESCRIPTION 120 EDUCATIONAL REMARKS				\$1,000.00
ACCOUNT NO.  LabCorp PO BOx 2240 Burlington, NC 27216		J	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$908.00
ACCOUNT NO. Todd, Bremer & Lawson, Inc. PO Box 36788 Rock Hill, SC 29732		J	INCURRED N/A DESCRIPTION SCHOOLING BILL REMARKS				\$3,146.14
ACCOUNT NO. Chicago State University 9501 S King Dr Chicago, IL 60628		J	INCURRED N/A DESCRIPTION SCHOOLING BILL REMARKS				\$1,894.00
ACCOUNT NO. City College of Chicago 226 W. Jackson Blvd. Chicago, IL 60606		J	INCURRED N/A DESCRIPTION SCHOOLING BILL REMARKS				\$600.00
of 5 continuation sheets attached		l	/т.	otal of		total: age)	\$25,315.14
		(Use only on	last page of the completed Schedule F.) (Report also on Summan applicable, on the Statistical Summary of Certain Liabilitie	y of Sch	T edules	otal:	\$140,782.14

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In re Wayne Bolden ; Patrice Bolden	Case No.
Debtor	(If known)
	state the child's initials and the name and address of the child's parent or guardian,
Check this box if debtor has no executory contracts or unexpired leases.	
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B 6H (Official Form 6H) (12/6	Case 15-37946	Doc 1	Filed 11/06/15 Document	Entered 11/06/15 14:23:41 Page 24 of 67	Desc Main
In re	Wayne Bolden ; Patric	e Bolden		Case No.	

Debtor

(If known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr P. 1007(m)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 15-37946 Doc 1 Filed 11/06/15 Entered 11/06/15 14:23:41 Desc Main Fill in this information to identify your case: Check if this is: An amended filing Debtor 1 Wayne Bolden A supplement showing post-petition Middle Name First Name Last Name chapter 13 income as of the following date: Debtor 2 **Patrice** Rolden (Spouse, if filing) First Name Middle Name Last Name MM / DD / YYYY United States Bankruptcy Court for the: **Northern District of Illinois** Case number (if known) Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 1 Debtor 2 or non-filing spouse 1. Fill in your employment information. **Employment status** Employed **Employed** If you have more than one job, Not Employed Not Employed attach a separate page with information about additional Recreation Assistant Occupation employers. Captain James A Lovell Federal **Employer's name** Include part time, seasonal, or Healthcare Center self-employed work. 3001 Green bay Road **Employer's address** Number Street Number Street Occupation may include student or homemaker, if it applies. North Chicago, Illinois 60064 Zip Code Zip Code How long employed 7 years there? **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse List monthly gross wages, salary, and commissions (before all payroll \$3,930.16 \$0.00 deductions.) If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. \$0.00 \$0.00 \$3,930.16 Calculate gross income. Add line 2 + line 3. \$0.00

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**Bolden** Document Page 26 of 67 Debtor 1 Wayne Κ e number (if known) First Name Middle Name Last Name For Debtor 2 or For Debtor 1 non-filing spouse 4. \$3,930.16 Copy line 4 here.....→ \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$593.82 \$0.00 5b. Mandatory contributions for retirement plans 5b. \$148.55 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans \$0.00 5d. \$0.00 5e. Insurance \$347.12 \$0.00 5e. 5f. Domestic support obligations \$0.00 5f. \$0.00 5g. Union dues 5g. \$42.79 \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$117.76 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$0.00 6. \$1,250.04 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7 \$2,680.12 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 \$0.00 monthly net income. 8a 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 settlement, and property settlement. \$0.00 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: 8f. \$0.00 \$0.00 \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$0.00 \$0.00 9. 10. Calculate monthly income. Add line 7 + line 9. \$2,680.12 \$0.00 \$2.680.12 10. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,680.12 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No.

Yes. Explain:

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Debtor 1 Wayne K Bolden DOCUMENT Page 27 of 67

First Name Middle Name Last Name Page 27 of 67

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
5h.Other payroll deductions. Specify:		
1. Dental	\$77.74	\$0.00
2. Military Deposit	\$21.67	\$0.00
3. Vision	\$18.35	\$0.00

Case 15-37946 Doc 1 Filed 11/06/15 Entered 11/06/15 14:23:41 Desc Main Fill in this information to identify your case: An amended filing Debtor 1 Wayne Bolden A supplement showing post-petition chapter 13 Middle Name First Name Last Name expenses as of the following date: Debtor 2 **Patrice Bolden** First Name Middle Name Last Name MM / DD / YYYY (Spouse, if filing) A separate filing for Debtor 2 because Debtor 2 **Northern District of Illinois** United States Bankruptcy Court for the: maintains a separate household Case number (if known) Official Form B 6J 12/13 Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have Dependent's relationship to Dependent's Does dependent live dependents? Yes. Fill out this information for Debtor 1 or Debtor 2 with you? each dependent..... Do not list Debtor 1 and \_\_ No. Debtor 2. Child 16 years Yes. Do not state the dependents' No. names. Relative 102 years Yes. No. 3. Do your expenses include expenses of people other than yourself and your dependents? **Estimate Your Ongoing Monthly Expenses** Part 2: Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) 4.The rental or home ownership expenses for your residence. Include first mortgage payments and \$800.00 any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes \$0.00 4b. Property, homeowner's, or renter's insurance \$0.00 4c. Home maintenance, repair, and upkeep expenses \$0.00 4d. Homeowner's association or condominium dues \$0.00

Case 15-37946 Doc 1 Wayne

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Debtor 1 First Name

Middle Name

Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	<b>5</b> .	\$0.00
6.Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$150.00
6d. Other. Specify:	6d.	\$0.00
7. Food and housekeeping supplies	7.	\$550.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$100.00
10. Personal care products and services	10.	\$110.00
11. Medical and dental expenses	11.	\$0.00
<ul><li>12. Transportation Include gas, maintenance, bus or train fare.</li><li>Do not include car payments.</li></ul>	12.	\$350.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$100.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$140.00
15b. Health insurance	15b.	\$0.00
15c. Vehicle insurance	15c.	\$60.00
15d. Other insurance. Specify:	15d.	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20  Specify:	16.	\$0.00
17.Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$0.00
17b. Car payments for Vehicle 2	17b.	\$0.00
17c. Other. Specify: Car maintenance	17c.	\$150.00
17d. Other. Specify: Storage Unit	17d.	\$110.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$0.00
19. Other payments you make to support others who do not live with you  Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income		
20a. Mortgages on other property	20a.	\$0.00
20b. Real estate taxes	20b.	\$0.00
		\$0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$0.00
20e. Homeowner's association or condominium dues	20e.	\$0.00

Debtor 1	Case 15-3 Wayne First Name	37946 Doc 1 K Middle Name	Filed 11/06/15  Borderument  Last Name	5 Entered 11/06/15 14:23:41 中級例如多0 of 67 (if known)	Desc Main	
21. <b>Other.</b> Sp	pecify: Computer payr	ments - Aaron's Furnitu	ıre		21. +	\$50.0
	nthly expenses. Add is your monthly exper	•			22.	\$2,670.0
23. Calculate	your monthly net in	ncome				
23a. Copy	line 12 <i>(your combine</i>	ed monthly income) from	Schedule I.		23a.	\$2,680.12
23b. Copy	your monthly expense	es from line 22 above			23b	\$2,670.00
	act your monthly expensesult is your monthly r	nses from your monthly net income.	income.		23c	\$10.12
24. Do you ex	pect an increase or	decrease in your exp	enses within the year aft	er you file this form?		
mortgage p			oan within the year or do yo a modification to the terms			

 $\underset{\text{B6 Declaration (Official Form 6 - Declaration) (12/07)}{\text{Case } 15\text{-}37946}$ 

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(If known)

Wayne Bolden ; Patrice Bolden

Debtor

Case No.

## **DECLARATION CONCERNING DEBTOR'S SCHEDULE**

#### **DECLARATION UNDER PENALTY OF PREJURY BY INDIVIDUAL DEBTOR**

Date	11/6/2015	Signature	/s/ Wayne Bolden
	-		Debtor
Date	11/6/2015	Signature	/s/ Patrice Bolden
			(Joint Debtor, if any)
		[If joint case	e, both spouses must sign.]
	DECLARATION AND SIGNATURE	OF NON-ATTORNEY BANKRUPTCY F	PETITION PREPARER (SEE 11 U.S.C. § 110)
rovided the debto een promulgated	or with a copy of this document and the notice	es and information required under 11 U.S.0 ximum fee for services chargeable by ban	C. § 110; (2) I prepared this document for compensation and have C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have alkruptcy petition preparers, I have given the debtor notice of the btor, as required by that section.
Printed or Typed	Name and Title, if any, of Bankruptcy Petition	•	ecurity No. d by 11 U.S.C. § 110.)
If the bankruptcy partner who sign	' ' '	he name, title (if any), address, and social	I security number of the officer, principal, responsible person, or
Address			
Χ			
Signature of B	ankruptcy Petition Preparer	Date	<del></del>
lames and Socia	al Security numbers of all other individuals wh	no prepared or assisted in preparing this d	locument, unless the bankruptcy petition preparer is not an individual:
	•		
more than one p	person prepared this document, attach addition	onal signed sheets conforming to the appro	opriate Official Form for each person.
N bankruptcy peti J.S.C. § 110; 18 0		visions of title 11 and the Federal Rules o	f Bankruptcy Procedure may result in fines or imprisonment or both. 11
	DECLARATION UNDER PEN	ALTY OF PREJURY ON BEHALF OF A	A CORPORATION OR PARTNERSHIP
I, the	[ti	he president or other officer or an authoriz	red agent of the corporation or a member or an authorized agent of the
	e	[corporation or partnership] name	d as debtor in this case, declare under penalty of perjury that I have
artnership] of the	g summary and schedules, consisting of	sheets (Total shown on summary	page plus 1), and that they are true and correct to the best of my
ead the foregoing	nation, and belief.		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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## **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

Transfer District of Immiliate				
In re:	Wayne Bolden ; Patrice Bolden	,	Case No.	
_	Debtor	_	(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$41,015.28 Debtor 1: Wages (01/01/2015 - 11/06/2015)

\$45,173.00 Debtor 1 & 2: Wages - Mostly Husband's (01/01/2014 - 12/31/2014) \$48,636.00 Debtor 1 & 2: Wages - Mostly husband's (01/01/2013 - 12/31/2013)

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,000.00 Debtor 1: SSI (01/01/2015 - 05/31/2015)

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#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**  **AMOUNT** PAID

**AMOUNT** STILL OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**  **AMOUNT** PAID OR VALUE OF **TRANSFERS**  **AMOUNT** STILL **OWING** 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT**  **AMOUNT** PAID

**AMOUNT** STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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**CAPTION OF SUIT** AND CASE NUMBER NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF **SEIZURE**  **DESCRIPTION** AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

**DESCRIPTION** AND VALUE OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF **ASSIGNMENT**  **TERMS OF ASSIGNMENT** OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT **CASE TITLE & NUMBER**  DATE OF ORDER

**DESCRIPTION** AND VALUE Of PROPERTY

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

**RELATIONSHIP** TO DEBTOR, IF ANY

DATE OF GIFT **DESCRIPTION** AND VALUE Of GIFT

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY** 

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

Venturini 6203500, Marcie

11/6/2015 none

\$0.00 Attorney's Fee

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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DATE

**DESCRIBE PROPERTY** TRANSFERRED AND VALUE RECEIVED

OF TRANSFEREE. RELATIONSHIP TO DEBTOR

NAME AND ADDRESS

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION

OF

DATE OF TRANSFER OR SURRENDER,

CONTENTS IF ANY

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS

OF CREDITOR

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Document

DATE OF SETOFF

**AMOUNT** OF SETOFF

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

**DESCRIPTION AND** VALUE OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NAME USED ADDRESS DATES OF OCCUPANCY

12635 S Alpine Dr Bolden, Wavne K 2/1/2014 - 2/1/2015

Alsip, IL 60803

2/1/2012 - 1/31/2014 11142 S Parnell Bolden, Wayne K

Chicago, IL 60628

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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Document NAME AND ADDRESS

DATE OF **ENVIRONMENTAL** 

SITE NAME OF GOVERNMENTAL UNIT NOTICE AND ADDRESS LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF **ENVIRONMENTAL** AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**BEGINNING AND** NAME LAST FOUR DIGITS **ADDRESS** NATURE OF BUSINESS

OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

**ENDING DATES** 



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME AND ADDRESS DATES SERVICES RENDERED

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

**BEGINNING AND** NAME **ADDRESS** 

**ENDING DATES** 

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT

OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES

OF CUSTODIAN

OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

√ None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

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**TITLE** 

22	Withdrawals	f				L		
13	withdrawais	trom a	nartnersnin	or ai	etriniitione	nv a	COLDOLATIC	าท

Į	ivone					
ı						
ı	<b>'V</b>					

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

DATE OF TERMINATION

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and

Date	11/6/2015	Signature of Debtor	/s/ Wayne Bolden
Date	11/6/2015	Signature of Joint Debtor (if any)	/s/ Patrice Bolden

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date	Signature	
	Print Name and Title	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

\_continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have

provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), addre partner who signs this document.	ss, and social-security number of the officer, principal, responsible person, or
Address	
Signature of Bankruptcy Petition Preparer	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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### **UNITED STATES BANKRUPTCY COURT**

	No	orthern District of Illinois	
In re	Wayne Bolden ; Patrice Bolden	Case No.	
	Debtor		Chapter 7
	CHAPTER 7 INDIVIDU	JAL DEBTOR'S STATEMENT OF INTENTIO	DN
PART A - Deb necessary.)	ots secured by property of the estate. (Part A must be fully of	completed for <b>EACH</b> debt which is secured by property of	the estate. Attach additional pages if
Property No.	.1		
Creditor's Name:		Describe Property Securing Debt:	
Aaron's Furr	niture - Merrionette Park	Computer   Value: \$500.00	
Property will	be (check one):		
	Surrendered		
If retaining th	ne property, I intend to (check at least one):		
	Redeem the property		
<b>✓</b>	Reaffirm the debt		
	Other Explain	(for example, avoid lien using 11 LLS C. 8.5	(22(f))

Not claimed as exempt

Property is (check one):

✓ Claimed as exempt

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Signature of Joint Debtor

Page 2

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

		_		
Property No. 1				
Lessor's Name	e:	Describe Leased Property:		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
		_		
Property No. 2	(if necessary)			
Lessor's Name	<b>э</b> :	Describe Leased Property:		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
Property No. 3	(if necessary)	]		
Lessor's Name		Describe Leased Property:		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
		tes my intention as to any prope	erty of my estate securin	g a debt and/or personal property subject to an
Date:	11/6/2015		/s/ Wayne Bolden Signature of Debtor	
			/s/ Patrice Bolden	

B 203 (12/94)

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### UNITED STATES BANKRUPTCY COURT

#### **Northern District of Illinois**

re	Wayne Bolden ; Patrice Bolden		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
		COMPENSATION OF A		_
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. F year before the filing of the petition in bankruptcy, in connection w ith the bankruptcy case is as follows:	or agreed to be paid to me, for services rende		
	For legal services, I have agreed to accept			\$1,415.00
	Prior to the filing of this statement I have received			\$0.00
	Balance Due			\$1,415.00
2.	The source of the compensation paid to me was:  Debtor	Other (specify) none		
3.	The source of the compensation paid to me is:  Debtor	Other (specify)		
4.	I have not agreed to share the above-disclosmembers and associates of my law firm.	ed compensation with any other person unles	ss they are	
	1 1 *	ompensation with a other person or persons y of the agreement, together with a list of the tached.		
5.	In return for the above-disclosed fee, I have agre a. Analysis of the debtor's financial situation	d to render legal service for all aspects of the , and rendering advice to the debtor in deter		in bankruptcy;
	b. Preparation and filing of any petition, sol	edules, statements of affairs and plan which	may be required;	
	c. Representation of the debtor at the mee	ng of creditors and confirmation hearing, and	d any adjourned hearings there	of;
6.	By agreement w ith the debtor(s), the above-disc	sed fee does not include the following service	ces:	
		CERTIFICATION		
	certify that the foregoing is a complete statement deedings.	any agreement or arrangement for payment	t to me for representation of the	e debtor(s) in this bankruptcy
	11/6/2015	/s/ Ma	arcie Venturini 6203500	
	Date	S	ignature of Attorney	_
			Semrad Law Firm	
			Name of law firm	

### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1415.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial: <u>BB</u> WB

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date:	1	1	/03/	1	5

Client Patrice Bolder

Cliant

Attorney

Wayne Bolden Matter Number 331030-002

Initial: \_\_\_\_\_

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankrupt cy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7 : Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13 : Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12 : Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/forms/hotice-individual-consumer-debtor">http://www.uscourts.gov/forms/hotice-individual-consumer-debtor</a>.

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### United States Bankruptcy Court

### **Northern District of Illinois**

In re:	Wayne Bolden ; Patrice Bolden	Case No			
Debtor(s)		Chapter Chapter7			
		CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE			
		ey] Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I delivered to the nkruptcy Code.			
Printed nam Preparer Address:	e and title, if any, of Bankruptcy Petition	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person			
XSignature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
I (We), tl Bankruptcy	ne debtor(s), affirm that I (we) have received and	n of the Debtor d read the attached notice, as required by § 342(b) of the			
	Wayne Bolden ; Patrice Bolden	X /s/ Wayne Bolden			
Printed Nam	ne(s) of Debtor(s)	Signature of Debtor			
Case No. (if	known)	X /s/ Patrice Bolden Signature of Joint Debtor (if any)			

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

# Case 15-37946 Doc 1 Filed 11/06/15 Entered 11/06/15 14:23:41 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

in re:	Bolden, Wayne K ; Bolden, Patrice L	Case No	
_	Debtor(s)		
		Chapter.	Chapter7
	VERIFICA	ATION OF CREDITOR MAT	RIX
	The above named Debtors hereby verify that	t the attached list of creditors is true	and correct to the best of their knowledge.
Date:	11/6/2015	/s/ Bolden, Wayne	к
		Bolden, Wayne K	·····
		Signature of Debto	or
		/s/ Bolden, Patrice	L
		Bolden, Patrice L	
		Signature of Joint	Debtor

USDOE/GLEL Sase 15-37946 Doc 1 Filed 11/06/15 Entered 11/06/15 14:23:41 Desc Main Document Page 51 of 67

**GATEWAYFIN** 

USDOE/GLELSI

USDOE/GLELSI

GLOBAL NETWK 5320 COLLEGE BLVD SHAWNEE MISSIO, 66211

GLOBAL NETWK 5320 COLLEGE BLVD SHAWNEE MISSIO, 66211

FEDLOAN POB 60610 HARRISBURG, 17106

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, 57104

FST PREMIE 601 S Minnesota Ave Sioux Falls, 57104

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD Chicago, 60606

MONTGOMERY WARD 1112 7TH AVE MONROE, 53566

MONTGOMERYWD

FEDLOAN POB 60610 HARRISBURG, 17106

COMENITY BANK/ASHSTWRT

CB/ASTEWRT 220 W SCHROCK RD COLUMBUS, 43081 JEFFERSON CAPITAL SYST

16 MCLELAND RD
SAINT CLOUD, 368 15-37946 Doc 1 Filed 11/06/15 Entered 11/06/15 14:23:41 Desc Main
Document Page 52 of 67

PORTFOLIO 120 CORPORATE BLVD, STE 1 NORFOLK, 23502

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK, 23502

ASHRO 1515 S 21ST ST CLINTON, 52732

ASHRO 1515 S 21ST ST CLINTON, 52732

MONTEREY FINANCIAL SVC 4095 AVENIDA DE LA PLATA OCEANSIDE, 92056

WEBBANK/GTN 6250 RIDGEWOOD ROA SAINT CLOUD, 56303

WEBBNK/FHUT 6250 RIDGEWOOD ROA SAINT CLOUD, 56303

US DEPT ED PO BOX 7202 UTICA, 13504-7202

US DEPT ED PO BOX 7202 UTICA, 13504-7202

SALLIE MAE PO BOX 9500 WILKES BARRE, 18773

GR AM FIN 20 NORTH WACKER DR, STE 2275 CHICAGO, 60606

SLM FINANCIAL CORP 1002 ARTHUR DR LYNN HAVEN, 32444

FST PREMIE 601 S Minnesota Ave Sioux Falls, 57104

HARVARD COLLECTIONS 4839 N ELTON CHICAGO, 60630

GCO EDU LOAN P.O. Box 82561 Lincoln, 68501 CAPITAL ONE BANK USA N PO BOX 85520 Case 15-37946 Doc 1 Filed 11/06/15 Entered 11/06/15 14:23:41 Desc Main RICHMOND, 23285 Page 53 of 67

US DEPT ED PO BOX 7202 UTICA, 13504-7202

Honor Finance PO Box 1817 Evanston, 60204

SLM FINANCIAL CORP 1002 ARTHUR DR LYNN HAVEN, 32444

SLM FINANCIAL CORP 1002 ARTHUR DR LYNN HAVEN, 32444

CITI/STDNT LN RSRC CNT P.O. Box 6191 Sioux Falls, 57117

NELNET LOANS 6420 SOUTHPOINT PKWY JACKSONVILLE, 32216

TNB - TARGET PO BOX 673 MINNEAPOLIS, 55440

WF/EFS PO BOX 13667 SACRAMENTO, 95853

SLM FINANCIAL CORP 1002 ARTHUR DR LYNN HAVEN, 32444

SLM FINANCIAL CORP 1002 ARTHUR DR LYNN HAVEN, 32444

LabCorp PO BOx 2240 Burlington, 27216

Todd, Bremer & Lawson, Inc. PO Box 36788 Rock Hill, 29732

Chicago State University 9501 S King Dr Chicago, 60628

City College of Chicago 226 W. Jackson Blvd. Chicago, 60606

Aaron's Furniture - Merrionette Park 3315 W 115th St Merrionette Park, 60803 Case 15-37946 Doc 1 Filed 11/06/15 Entered 11/06/15 14:23:41 Desc Main Document Page 54 of 67

B1 (Official Form 1) (04/13) Case 15-37946 Doc 1 Filed 11/06/15	Entered 11/06/15 14:23:	:41 Desc Main		
Voluntary Petition	Page 55 of 67 Name of Debtor(s):	1 dgc /		
(This page must be completed and filed in every case.)	Wayne Bolden Patrice Bolden			
All Prior Bankruptcy Cases Filed Within I		L		
Location Where Filed:	Case Number:	Date Filed:		
Northern District of Illinois	11-38461	9/21/2011		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner	. or Affiliate of this Debtor (If more than one	e attach additional sheet )		
Name of Debtor:	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor notice required by 11 U.S.C. § 342(b).				
Exhibit A is attached and made a part of this petition.	X /s/ Marcie Venturini 6203500	n/a		
Land	Signature of Attorney for Debtor			
	ibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a				
Exhibit D completed and signed by the debtor is attached and made a part of this process.	etition.			
If this is a joint petition:				
Exhibit D, also completed and signed by the joint debtor, is attached and made a pa	art of this petition.			
Information Regardin  (Check any a)  Debtor has been domiciled or has had a residence, principal place of business preceding the date of this petition or for a longer part of such 180 days than in a  There is a bankruptcy case concerning debtor's affiliate, general partner, or par  Debtor is a debtor in a foreign proceeding and has its principal place of busines no principal place of business or assets in the United States but is a defendant District, or the interests of the parties will be served in regard to the relief sough	pplicable box.) s, or principal assets in this District for 180 any other District. thership pending in this District. ess or principal assets in the United States in an action or proceeding fin a federal or	in this District or has		
Certification by a Debtor Who Reside (Check all app				
Landlord has a judgment against the debtor for possession of debtor's residence	ee. (If box checked, complete the following.)			
	(Name of landlord that obtained judgment)	<b>)</b>		
	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are circumstances gave rise to the judgment for possession, after the judgment for possession was	s entered, and			
Debtor has included with this petition the deposit with the court of any rent that		ı aπer the filing of the petition.		
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).				

B1 (Officia	Case 15-37946 Doc 1 Filed 11/06/15		ered 11/06/15 14:23:41 Desc Main
	ntary Petition Document	<del>Page</del>	56 of 67 Page of Debtor(s):
(This	page must be completed and filed in every case.)	Wayı	ne Bolden ce Bolden
	Sign	natures	
	Signature(s) of Debtor(s) (Individual/Joint)		Signature of a Foreign Representative
[If petition 7] I am the relies [If no at read the	e under penalty of perjury that the information provided in this petition is true and correct. oner is an individual whose debts are primarily consumer debts and has chosen to file under chapter aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand of available under each such chapter, and choose to proceed under chapter 7. torney represents me and no bankruptcy petition preparer signs the petition] I have obtained and a notice required by 11 U.S.C. § 342(b).  st relief in accordance with the chapter of title 11, United States Code, specified in this petition.  Isl Wayne Bolden  Signature of Debtor  Signature of Joint Debtor	(Check	e under penalty of perjury that the information provided in this petition is true and correct, that I am ign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  only one box.)  request relief in accordance with chapter 15 of title 11, United States Code. ertified copies of the documents required by 11 U.S.C. § 1515 are attached. ursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of the 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  (Signature of Foreign Representative)
			(Printed Name of Foreign Representative)
	Telephone Number (if not represented by attorney)		
	n/a		Date
	Date		
	Signature of Attorney*		Signature of Non-Attorney Bankruptcy Petition Preparer
X	Isl Marcie Venturini 6203500 Signature of Attorney for Debtor(s)  Marcie Venturini 6203500 Printed Name of Attorney for Debtor(s)	(2) I pre and the orguide chargea preparir	e under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; pared this document for compensation and have provided the debtor with a copy of this document notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules lines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services ble by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before g any document for filing for a debtor or accepting any fee from the debtor, as required in that Official Form 19 is attached.
	Semrad Law Firm		Printed Name and title, if any, of Bankruptcy Petition Preparer
	Firm Name 20 S. Clark, 28th Floor, Chicago, IL 60603 Address		Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)
	Telephone Number		(Required by 11 U.S.C. § 110.)
	n/a		
	Date		Address
*In a ca	ase in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney knowledge after an inquiry that the information in the schedules is incorrect.	X	Signature
	Signature of Debtor (Corporation/Partnership)		
	under penalty of perjury that the information provided in this petition is true and correct, and that I en authorized to file this petition on behalf of the debtor.		Date
The debt	tor requests the relief in accordance with the chapter of title 11, United States Code, specified in this	Signati Social-	re of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Security number is provided above.
Χ		Names	and Social-Security numbers of all other individuals who prepared or assisted in preparing this
<b>/</b> \	Signature of Authorized Individual		ent unless the bankruptcy petition preparer is not an individual.
	Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
_	Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rule of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. 156.	

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Wayne Bolden	Case No
	Debtor	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exhibit D) (12/09)	-Cont.			Page 2
as unable to obtain the services following exigent circumstances so I can file my bankruptcy case	s during the seve merit a temporar	en days from Ty waiver of	the time I made my re the credit counseling re	quest, and the
If your certification is counseling briefing within the promptly file a certificate from copy of any debt management requirements may result in dican be granted only for cause be dismissed if the court is not without first receiving a credi	e first 30 days at in the agency the plan developed ismissal of your and is limited to t satisfied with	fter you file at provided through the case. Any o a maximu your reason	e your bankruptcy pe I the counseling, togethe ne agency. Failure to extension of the 30-d um of 15 days. Your c	tition and ther with a fulfill these lay deadline case may also
4. I am not required applicable statement.] [Must be				
illness or mental deficient decisions with respect Disability. extent of being unable, briefing in person, by t	ency so as to be in to financial respo (Defined in 11 U after reasonable	ncapable of onsibilities.) U.S.C. § 1090 effort, to paough the Internal ones.	; (h)(4) as physically impricipate in a credit couernet.);	paired to the
5. The United State counseling requirement of 11 U.			inistrator has determine in this district.	ed that the credit
I certify under penalty correct.	y of perjury tha	t the inforr	nation provided abov	e is true and
	Signature of D	Debtor:	/s/ Wayne Bolden	y D
	Date:	11/6/2015	/	y

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B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Patrice Bolden	Case No.
	Debtor	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

## Case 15-37946 Doc 1 Filed 11/06/15 Entered 11/06/15 14:23:41 Desc Main Document Page 60 of 67

B 1D (Official Form 1, Exhibit D) (12/09) – Cont.	Page 2
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and to following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	
as a sum one of the man man man man constraint of the man	
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill thes requirements may result in dismissal of your case. Any extension of the 30-day deadlin can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy cas without first receiving a credit counseling briefing.	e e so
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mer illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the c counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	redit
I certify under penalty of perjury that the information provided above is true an	d
Signature of Debtor: /s/ Patrice Bolden	
Date:	

Case 15-37946

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Wayne Bolden ; Patrice Bolden	Case No.
	Debtor	(If known)
	DECLARATION C	DNCERNING DEBTOR'S SCHEDULE
	DECLARATION UNI	ER PENALTY OF PREJURY BY INDIVIDUAL DEBTOR
I declare	under penalty of perjury that I have read the foregoing	ummary and schedules, consisting of 24 sheets, and that they are true and correct to the bes
my knowledge	e, information, and belief.	
Date	11/6/2015	Signature /s/ Wayne Bolden
		Debtor (2)
Date	11/6/2015	Signature /s/ Patrice Bolden (Joint Debtor, if any)
		[If joint case, both spouses must sign.]
	DECLARATION AND SIGNATURE OF N	N-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)
I declare		on preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have
provided the o	febtor with a copy of this document and the notices and	nformation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have
		fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the or or accepting any fee from the debtor, as required by that section.
Printed or Ty	ped Name and Title, if any, of Bankruptcy Petition Prep	•
		(Required by 11 U.S.C. § 110.)
		e, title (if any), address, and social security number of the officer, principal, responsible person, or
partner who	signs this document.	•
Address		
x		
Signature	of Bankruptcy Petition Preparer	Date
Names and S	ocial Security numbers of all other individuals who pre	ared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individua
If more than o	ne person prepared this document, attach additional si	ned sheets conforming to the appropriate Official Form for each person.
		of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.
	18 U.S.C. § 156.	or une 11 and the rederal Kules of Bankrupicy Procedure may result in lines of imprisonment of poth.
**************************************	DECLARATION UNDER DENALTY	OF DEFINITION ON DELIAN FOR A CORPORATION OF PARTITION OF
	DECLARATION UNDER PENALTY	OF PREJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
		dent or other officer or an authorized agent of the corporation or a member or an authorized agent of
		[corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have
	oing summary and schedules, consisting of formation, and belief.	sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
Date		Signature
		[Print or type name of individual signing on behalf of debtor.]
[An individual	pigning on hohalf of a partnership	•
[mi individual	signing on behalf of a partnership or corporation must	икате розноп от гетанопатір то аевног.;

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

TITLE

DATE OF TERMINATION

23.	Withdray	vals fror	n a parl	inership	or distrit	outions	by a	corporation	

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

/s/ Patrice Bolder

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/6/2015

Signature of Debtor /s/ Wayne Bolden

11/6/2015 Date

Signature of Joint Debtor (if any

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date

Signature

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Official Form 8) (12/08Case 15-37946

Document

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Page 2

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

			• • • • • • • • • • • • • • • • • • • •
Property No.	1		
Lessor's Nar	me;	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No. 2	2 (if necessary)		
Lessor's Nar	ne:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
Property No. 3	3 (if necessary)	7	
Lessor's Nar	ne:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
	inuation sheepts attached (if any)  Fr penalty of perjury that the above indica	ites my intention as to any property of my estate securi	ng a debt and/or personal property subject to a
Date:	11/6/2015	/s/ Wayne Bolden Signature of Debtor	Way B

B 203 (12/94)

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### **UNITED STATES BANKRUPTCY COURT**

		Northern District of Illinois	}		
In re	Wayne Bolden ; Patrice Bolden		Case No.		
	Debtor		Chapter	(If known) Chapter 7	
	DISCLOSURE OF	COMPENSATION OF ATT	TORNEY FOR D	EBTOR	
1.	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. year before the filing of the petition in bankruptcy, o in connection w ith the bankruptcy case is as follow	agreed to be paid to me, for services rendere	bovenamed debtor(s) and that d or to be rendered on beha	at compensation paid to me within one If of the debtor(s) in contemplation of or	
	For legal services, I have agreed to accept			\$1,415.0	
	Prior to the filing of this statement I have received			\$0.0	
	Balance Due			\$1,415.0	
2.	. The source of the compensation paid to me was:  Debtor	Other (specify) none			
3.	The source of the compensation paid to me is:  Debtor	Other (specify)			
4.	4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	I have agreed to share the above-disclosed commembers or associates of my law firm. A copy the people sharing in the compensation, is atta	of the agreement, together with a list of the nar	o are not mes of		
5.	In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation,	to render legal service for all aspects of the ba and rendering advice to the debtor in determin	ankruptcy case, including: ning whether to file a petition	in bankruptcy;	
	b. Preparation and filing of any petition, sche	lules, statements of affairs and plan which ma	y be required;		
	c. Representation of the debtor at the meeting	g of creditors and confirmation hearing, and ar	ny adjourned hearings thereo	of;	
6.	By agreement w ith the debtor(s), the above-disclos	ed fee does not include the following services:			
-		CERTIFICATION			
l proce	certify that the foregoing is a complete statement of a seedings.	ny agreement or arrangement for payment to	me for representation of the	debtor(s) in this bankruptcy	
	11/6/2015	/s/ Marcie	e Venturini 6203500		
	Date	Signa	ature of Attorney		
		Sen	mrad Law Firm		
Name of law firm					

Case 15-37946 Doc 1 Filed 11/06/15 B 201B (Form 201B) (12/09) Document	5 Entered 11/06/15 14:23:41 Desc Main Page 65 of 67
United States	Bankruptcy Court
Northern D	istrict of Illinois
In re: Wayne Bolden; Patrice Bolden  Debtor(s)	Case NoChapter7
	CE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing debtor the attached notice, as required by § 342(b) of the Bankruptcy petition preparer signing debtor the attached notice, as required by § 342(b) of the Bankruptcy	ey] Bankruptcy Petition Preparer  ng the debtor's petition, hereby certify that I delivered to the  nkruptcy Code.
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Certificatio	n of the Debtor
I (We), the debtor(s), affirm that I (we) have received and Bankruptcy Code.	
Wayne Bolden; Patrice Bolden Printed Name(s) of Debtor(s)	X /g/ Wayne Bolden Signature of Debtor

Case No. (if known)

X/s/ Patrice Bolden

Signature of Joint Debtor (if any)

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

## Case 15-37946 Doc 1 Filed 11/06/15 Entered 11/06/15 14:23:41 Desc Main **UNIPER STATES BANGE OF TOTAL**

Northern District of Illinois

In re:	Bolden, Wayne K , Bolden, Patrice L	Consider					
	Debtor(s)	Case No.					
· · · · · · · · · · · · · · · · · · ·		Chapter. Chapter7					
	VERIFICATION OF CREDITOR MATRIX						
Date:	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.						
	11/6/2015	/s/ Bolden, Wayne K Bolden, Wayne K Signature of Debtor					
		Is/Bolden, Patrice L Bolden, Patrice L Signature of Joint Debtor					

	+ \$0.00		+ \$0	0.00	
_	\$4,278.90	+	\$0.00	=	\$4,278.90

Total current monthly income

### Part 2: Determine Whether the Means Test Applies to You

10c. Total amounts from separate pages, if any.

the total for Column A to the total for Column B.

as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add

1							
12.	Calculate your current monthly income for the year. Follow these steps:  12a. Copy your total current monthly income from line 11	12a.	\$4.278.90				
	Multiply by 12 (the number of months in a year).		With the second service of the second second second				
4	12b. The result is your annual income for this part of the form.		X 12				
		12b.	\$51,346.80				
13.	Calculate the median family income that applies to you. Follow these steps:		2000-100-100-100-100-100-100-100-100-100				
	Fill in the state in which you live.						
	Fill in the number of people in your household.						
	Fill in the median family income for your state and size of household.	13.	\$86,818.00				
	To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	l					
14.	How do the lines compare?						
	14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, <i>There is no presumption of abuse.</i> Go to Part 3.						
	4b. Line 12b is more than line 13. On the top of page 1, check box 2, <i>The presumption of abuse is determined by Form 22A-2</i> . Go to Part 3 and fill out Form 22A–2.						
Par	t3: Sign Below						

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

/s/ Wayne Bolden Will American Signature of Debtor 1

Signature of Debtor 2

/s/ Patrice Bolde

Date \_\_11/06/2015\_\_\_

Date 11/06/2015 MM/ DD/ YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2. If you checked line 14b, fill out Form 22A-2 and file it with this form.

MM/ DD/ YYYY

10b.